PTO/SB/01 (10-05)

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Attorney Docket

DESIGN			First Named Inventor	MICHAEL ROSSIDES		
PAT		APPLICATION	COMPLETE IF KNOWN			
	(37 C	FR 1.63)	Application Number	10/042,975		
Declaration Submitted With Initial Filing	OR	Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)	Filing Date	01/07/2002		
			Art Unit	3622		
			Examiner Name	Retta, Yehdega		

I hereby declare that:										
Each inventor's residence, mailing address, and citizenship are as stated below next to their name.										
I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:										
Expected Value Methods and Systems for Paying and Qualifying										
~										
(Title of the Invention)										
the specification of which		•								
is attached hereto	•									
OR										
was filed on (MM/DD/Y	YYY)	01/07/2002 as Uni	ted States Application	Number or PCT International						
Application Number 10/042,975 and was amended on (MM/DD/YYYY) (if applicable).										
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.										
I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.										
I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.										
Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES NO						
PCT US00/18715	us	07/07/2000								
Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.										

[Page 1 of 2]

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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## **DECLARATION** — Utility or Design Patent Application

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correspondence to: ass	e address sociated with stomer Number			OR 🗸	Correspondence address below				
Name MICHAEL ROSSIDES									
,									
Address 11167 E. MIRASOL CIRCLE									
City		-	State ZIP						
SCOTTSDALE			AZ		85255				
Country		Telephone		Email					
us		480-515-3630		MTROSSIDES	S@YAHOO.COM				
		WARNI	NG:						
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NAME OF SOLE OR FIRST IN	VENTOR:		etition has been fil	ed for this unsign	ned inventor				
Given Name (first and middle [if	any])	: .	Family	y Name or Surna	me				
MICHAEL T.		ROSSI	ROSSIDES						
Inventor's Signature	o Tho	sides :	· · ·		Date 03/03/ <b>2</b> 006				
Residence: City	State		Country	Citizer	rship				
SCOTTSDALE	AZ	• •	us	us .					
Mailing Address 11167 E. MIRASOL CIRCLE									
City	State		Zip		Country				
SCOTTSDALE	AZ		85255		us				
Additional inventors or a legal representative are being named on the supplemental sheet(s) PTO/SB/02A or 02LR attached hereto.									